

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SABRINA MOSCATIELLO

SECURITY NATIONAL MORTGAGE COMPANY

NO. 17-23677 GLT
CHAPTER 13


vs.

SABRINA MOSCATIELLO, Debtor
RHONA J. WINNECOUR, Trustee
GABRIELLA GERMINARO, Respondent

DEBTOR RESPONSE TO
MOTION RELIEF FROM STAY

1. The original mortgage amount was \$ 135,000
2. Payments of over \$ 18,000 have been made to Security National Mortgage.
3. The mortgage balance is \$133,802.57
4. The homeowners have made significant improvements to the property since mortgaging the property.
5. Mortgagors have made several requests for a loan modification, all requests have been denied.
6. The current interest rate is over 10%.
7. SNMC charged "loan fees" of over \$10,000. Therefore, SNMC has been paid over \$28,000 in interest and fees.
8. Security National Mortgage is in no danger of irreparable harm.
9. The 116 Swiss Mountain property has a fair market value of \$250,000.
10. Security National Mortgage is attempting to steal the property from Mortgagors and harvest the equity.

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.


Sabrina Moscatiello
5513 Howe Street
Pgh PA 15232
412-683-0288

Date: October 19, 2017